

JUDSON A. RUDD MEMORIAL ISSUE

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WILLIAM JENNINGS BRYAN COLLEGE



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Number 2

President Emeritus Promoted

Dr. Judson A. Rudd, president emeritus of the college, who participated in all thirty-seven commencement services at Bryan and was the presiding officer in at least twenty-three of those events, was himself promoted this fall from earth's cares to heaven's glories.

Dr. Rudd, who came to Bryan from the University of Alabama in the fall of 1931 as a professor of mathematics, died October 6. Although his health had not been stable for some months, he was fully active until he suffered a stroke and was hospitalized ten days before his death.

Dr. and Mrs. Rudd and their daughter, Mary Frances, had recently visited relatives in Kansas and Colorado, returning to Dayton three weeks prior to his death. While on this trip, Dr. and Mrs. Rudd marked their forty-third wedding anniversary and Mrs. Rudd suffered an injury from a fall and was hospitalized in Belpre, Kans., while Dr. Rudd and Mary Frances continued on to Colorado to attend a family wedding.

Besides his widow and daughter, Dr. Rudd is survived by his 91-year old mother, Mrs. G. V. Rudd of Alamosa, Col., a sister, Mrs. Harry Stahl, Mosca,

Col., a niece, Mrs. Douglas (Ruhe Rudd) Pringle, who attended Bryan in 1940-42, of Tribune, Kans., and several aunts, cousins, and other relatives.

The funeral service was held in the college chapel on Friday, October 9, with Rev. Hayden B. Center, pastor, First Baptist Church of Dayton; Rev. R. E. Lee of Columbia, Tenn., a former pastor; and Dr. Theodore C. Mercer, president of Bryan College, officiating. Burial was in Rhea Memory Gardens.

Dr. Rudd was born in Belpre, Kans., November 28, 1902. His family moved to Colorado while he was still a boy, but he returned to Kansas for his college education, earning both his bachelor's (Ottawa University, 1925) and master's (University of Kansas, 1926) degrees. He and Mrs. Rudd, the former Lucile Searcy of Peabody, Kansas, were married in 1927. He taught four years prior to coming to Bryan College in 1931, three years at the University of Alabama and one year at Austin College in Sherman, Texas.

In 1932, Dr. Rudd was elected vice president of the then young, two-year-old Bryan University to replace Dr. Malcolm Lockhart who had become president on



Dr. Rudd

the death of Dr. George E. Guille. In 1933 he was appointed acting president on resignation of Dr. Lockhart and in 1936 he was elected to that office, in which he continued until 1955, when he resigned on account of poor health. After his resignation as president, he continued in a full-time relationship to the college, first as teacher in mathematics and business and later as treasurer, a post he had held in 1932. He formally retired in 1967 after thirty-six continuous years of service to the college; but even in retirement he continued on a part-time basis until the summer of 1969.

Dr. Rudd was a deacon and active member of the First Baptist Church of Dayton, and a member of the Lions Club which gave him their Man-of-the-Year Award in 1951. Wheaton College awarded him the honorary degree Doctor of Letters in 1943. At Bryan, Dr. Rudd was a man for all seasons, serving well in nearly every phase of the college. He was the oldest employee of the college in terms of service with thirty-nine years of association, and he provided the longest link in this history of the college organization, going back to the second year of the school. He had a fund of good stories

Dr. Rudd's Foundation

Nearly all colleges and universities have strong economic pressures and difficulties. All except those with huge endowments, and they are relatively few, feel financial strictures. Even the tax-supported institutions are pinched. But there is nothing like the squeeze that a small, independent college without resources to fall back on feels—especially during a major economic depression.

In such adverse circumstances, Dr. Judson A. Rudd headed Bryan College at nearby Dayton, Tenn., with success.

He was not a man who offered genius or promotion of sleight of hand to do the tricks of finance and continue the college during most difficult times. He was a man dedicated completely to the proposition that Bryan College had a function to perform in providing education based on the message and mission of his Lord and

Savior Jesus Christ. It was on this solid rock foundation that Dr. Rudd stood in his years of leadership.

He went to Bryan as a mathematics professor in 1931, became vice-president and treasurer the next year. In 1933 he was acting president. He was named president in 1936 and continued until 1955, when ill health necessitated his resignation. It is because of him and his faith that Bryan College exists today, that it has provided opportunity for thousands of dedicated Christian students who have gone forth to take the Gospel of Christ throughout the world.

Dr. Rudd's life among us has come to an end. But Bryan College lives on, continuing the purpose to which he was dedicated and which he served so well.

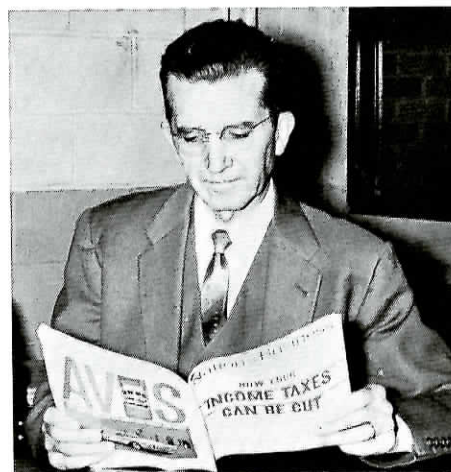
—Chattanooga News Free Press
October 9, 1970

ranging from the serious times when the college actually lacked sufficient food for its students to those on the lighter side, at least in retrospect, of the cherry wine episode, and the time he revealed in a chapel prayer that the seniors were about to leave campus on their annual sneak.

He will be remembered as a man of a humble spirit, sturdy character, unswerving persistence, and Christian goodwill. He was one of those persons who are truly the salt of the earth. The Alumni Association and planning committee of the Board of Trustees are developing plans for the erection of a chapel to be named in Dr. Rudd's honor.



Dr. Rudd addresses chapel audience in 1946 in auditorium now occupied as part of the dining hall.



Bryan administrators in 1949 plan for completion of main building—Ryther, Williamson, Archer, Rudd, Fish, and Hitt.



Dr. Rudd lays the first row of bricks in 1950 to initiate the brick facing of the entire building.



At a spring banquet in 1965, Dr. Rudd acknowledges the gift portrait of Dr. Charles Currens, an early Bryan Bible teacher.

Resolution Memorializing Dr. Judson A. Rudd

PASSED BY BOARD OF TRUSTEES, OCTOBER 12, 1970

We are saddened by the homegoing of our dear friend and Christian brother, Dr. Judson A. Rudd.

This servant of the Lord was born in Kansas at the turn of the century and his training has brought him into contact with Ottawa University (Kan.), the University of Kansas, the University of Alabama, Austin College, Sherman, Texas, and Wheaton College from which he received the honorary degree of Doctor of Laws in 1943.

Dayton has been the home of Dr. and Mrs. Rudd since 1931 at which time he joined the Bryan faculty. While on campus he distinguished himself by serving as professor of mathematics, treasurer, vice president, and for 22 years president of the College, which position he relinquished in 1955.

Because of his utter devotion to the Lord, his matchless dedication to Bryan, and his unselfish giving of himself that Bryan College might be today what it is in the eyes of the Lord and in the eyes of men, be it therefore resolved:

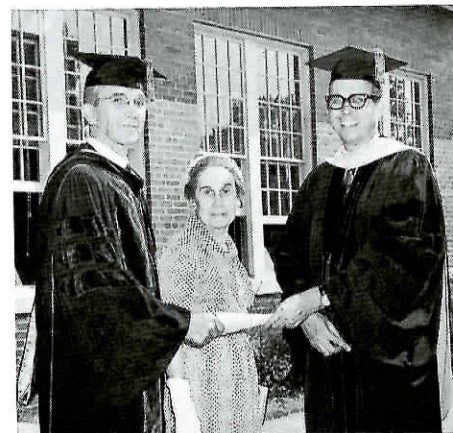
that we the Board of Trustees of Bryan College, be led in prayer to give praise to our God for the gift of this man to us,

that we extend our heartfelt sympathy to his widow, Mrs. Rudd, who has been at his side over the years in a long life of satisfying service, and

that this resolution be spread upon the minutes of this meeting and a copy sent to the family.



Two former college presidents, Dr. V. Raymond Edman of Wheaton, and Dr. Rudd, now are joined for heaven's reward.



In 1966 Dr. and Mrs. Rudd are recognized by President Mercer for their 35 years of service to Bryan.

Who's Who

Seven members of the class of 1971 as pictured above were approved on the basis of faculty nomination and confirmed for publication in WHO'S WHO AMONG STUDENTS IN AMERICAN UNIVERSITIES AND COLLEGES.

The male students designated for this recognition are Byron Ballard, Trenton, Ga., an English major who is managing editor of the student newspaper, HILLTOPPER; Dale Gibson, Cloverdale, Va., student senate president, who is majoring in history; and John Lilley, St. Louis, Mo., president of the Foreign Missions Fellowship, also a history major.

The four young ladies receiving this honor are Kathleen Murphey, daughter of alumni Robert '50 and Ruth (Currie) x'51 Murphey of Palatine, Ill., an education major who is assistant editor of the HILLTOPPER; Christine Page, Huntsville, Ala., a business administration major, who is a student assistant in the women's dormitory; Miriam Sailers, Atlanta, Ga., a math major who is also a student assistant, layout editor for the college yearbook, THE COMMONER, and secretary-treasurer of her senior class; and Mrs. Georgia Varga, Sully, Iowa, a high-ranking honor student majoring in elementary education.

Nominations for the honor are made by the faculty on the basis of academic achievement, participation and leadership in student activities, character, citizenship, and potential for future usefulness.

Faculty Continue Improvement Study

To implement the faculty study designed to improve the intellectual climate at Bryan, two workshops have been planned for the fall semester.

On November 20, Dr. Ohmer Milton, director for the Learning Research Center of the University of Tennessee, addressed the faculty at an afternoon and evening workshop. Following Dr. Milton's lecture the faculty shared a question-and-answer period, and group sessions when specific problems were studied. Student leaders were also invited to participate in the workshop.

A second workshop is planned for December 4 with Dr. Karl E. Keefer, Jr., Bryan's former dean who is now dean of the school of education at the University of Tennessee at Martin.



Lilley Gibson Page Murphey Ballard
Varga Sailers

Enrollment Reports Reveal Increases

The final fall registration figures show a record increase of more than 20% over last year's enrollment with an all-time high of 413 persons completing the registration process in September. The full-time enrollment is 370 plus 43 part-time of whom 189 are men and 224 women.

In representation from 34 states and four foreign countries, Tennessee continues to lead with 115 students, or more than one-fourth of the total number. In second place is Florida with 44, followed by Illinois with 27, Ohio with 21, Pennsylvania and Virginia with 20 each. Other states having ten or more include Georgia, Maryland, Michigan, New Jersey, North Carolina, and West Virginia. The foreign countries include Canada, Bahamas, Peru, and South Vietnam.

Among the Tennessee students are 65 Rhea county residents of whom 31 are full-time and the remaining 34 are part-time. An additional 57 are day students living in the community as married students or other non-dormitory students. The balance of the 291 are accommodated this year in the college dormitory facilities, using two large dorms, the Chapel dorm, Cedar Hill, and three college houses for men's overflow.

In denominational classifications, 190 show preference for some Baptist affiliation, 40 for Presbyterian churches, 24 for Methodist, 110 for various independent and non-denominational churches, 11 for the Christian and Missionary Alliance and the remaining 38 for other denominational groups.

1970-71

Division Lectures

Nov. 12-13—Division of Fine Arts

DR. VICTOR CHRIST-JANER, architect who is a Danforth Visiting Lecturer as part of the Art Program of the Association of American Colleges.

Dec. 10-11—Division of History and Social Sciences

DR. OZZIE EDWARDS, sociology professor at the University of Michigan and a Wheaton College graduate who will discuss Race Relations in Christian Perspective.

Feb. 8-9—Division of Literature and Modern Languages

DR. SHERWOOD WIRT, Editor of DECISION, featuring journalism.

March 11-12—Division of Education and Psychology

DR. FRAN REIL

April 13-14—Division of Biblical Studies and Philosophy

DR. MERRILL TENNEY, Staley Distinguished Christian Scholar Lecturer from Wheaton, Illinois.

May 6—Division of Natural Sciences

DR. ELMER NUSSBAUM, professor of physics at Taylor University.

OTHER SCHEDULED EVENTS

Dec. 12—Christmas Banquet

DR. GEORGE S. LONG, pastor of Lookout Mt. Presbyterian Church, Lookout Mt., Tennessee.

Jan. 18-20—Bible Conference

REV. A. DOUGLAS WATTERSON, pastor of First Baptist Church, Tallahassee, Florida.



Most of the one hundred ten student visitors who registered at Bryan on November 6 for College-for-a-Day, besides forty parents, pastors, and alumni who brought them, are shown attending an information session in the Bryan gym.

Choir Plans Spring Tour in Northeast



Pictured here are J. James Greasby, choir director at left, and the choir officers as they make plans for the spring tour, March 19-28. Choir president Gurney Miller, seated, discusses a letter of request with Dawn Roberts, secretary, as Brent Ferguson, vice-president, center, and Dennis Bodlien, stage manager, look on. The tour appointments are being booked on a Virginia to New York route to include the cities of Lynchburg, Richmond, Washington, Baltimore, Philadelphia, New York, and also Dover, Delaware, and Neptune, New Jersey. Requests for Bryan Choir bookings may be sent to Gurney Miller at the college.

FALL SPORTS SEASON CLOSES

Cross Country

The Bryan cross-country team finished a moderately successful season when it hosted the State Meet at the Dayton Golf and Country Club on October 31. As a team Bryan finished sixth with 110 points, but Dave Wolfe's fourth-place award brightened the day for the hosts. Fisk University of Nashville placed four of the first five runners for a winning score of 44. Their only close competition came from Carson-Newman with 53 points.

East Tennessee State won the university-division race again this year. Tennessee Tech offered solid competition and finished second with 40 points.

Congratulations go to Coach Jake Matthes, for arranging and directing a very successful state event, and for another fine season in cross-country.

Soccer

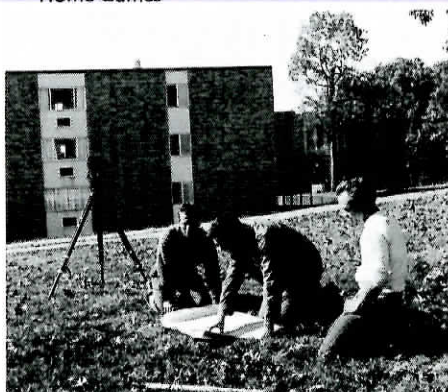
The Lion soccermen had an up-and-down season resulting in a 2-8 record for their efforts; they were 2-3 in league play. It was mainly a young team with no seniors that was fielded this year for Coach Jim Bath.

The two wins that the Lions did have were big ones, the first being the Homecoming game with Middle Tennessee State University, 3-0. The final win was one that probably helped the team to forget a lot of the past as they came from behind to beat the division leader, Tennessee Temple, 4-3. It was a great win as every member of the team gave all he had and let loose some of the potential that had been locked up most of the year.

The outlook for next year is excellent as the entire team should return intact and be reinforced by the new students that will arrive in the fall. So the Lions keep looking forward to a successful season in 1971 with all of the experienced players of this year returning.

BASKETBALL SCHEDULE

Dec	1	* Lincoln Memorial University
	4	Mars Hill
	5	North Carolina at Charlotte
	7	* Covenant
	11	Atlanta Christian
	14	* Maryville College
Jan.	6	Sewanee
	9	* Trevecca
	16	* Tennessee Temple
	23	Emmanuel College
	25	Maryville College
	29	Covenant
	30	* Toccoa Falls
Feb.	1	Johnson Bible
	4	* Lee College
	6	* Emmanuel College
	12	Tennessee Temple
	16	Toccoa Falls
	20	* Armstrong State
	22	* Johnson Bible
Mar.	4-6	Southern Christian Athletic Conference
		* Home Games



Workmen examine blueprints to plot excavation on the site where new dormitory construction is under way.

F.M.F. CHOOSES NEW PROJECT

In order to increase student participation in missionary giving among Bryan students, the Foreign Missions Fellowship has undertaken a new system of missionary support this year by choosing special projects for promotion among the student body. The following current report comes from the F.M.F. president, Jack Lilley:

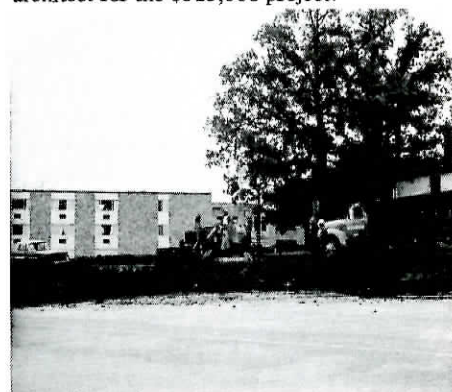
Early in October the executive committee of F.M.F. presented to the student body three missionary projects which were submitted by Bryan alumni. The students chose to contribute \$500 toward the building of a church in Esperanza, Peru, which was destroyed in the earthquake of May 31 of this year. Mr. Ed deRosset started this church his last term out and is very concerned that the ministry continue there unhindered by damaged buildings. Already, at this writing, over \$260 has been given toward this project. We are quite pleased with the students' interest and participation in this needy area of foreign missions.

NEEDED: Christian man or woman with training to supervise housekeeping and janitorial services of Bryan College.

DORMITORY CONSTRUCTION BEGINS

Shown in the accompanying picture is the beginning of construction activity early in November for a new dormitory to house 105 women students. The new building will be located close to the Huston Hall for women and face the area presently occupied by the Octagon, Bryan's first dormitory, which is destined for moving or razing in the near future.

Agreeing to complete the dormitory for use next fall, the C.F.W. Construction Co. of Fayetteville, Tenn., was awarded the contract as low bidder among eleven entries, and Selmon T. Franklin Associates of Chattanooga is the architect for the \$525,000 project.



Earth is moving in full view of Huston Hall, the Ad building, the Octagon, and over a corner of the tennis court.

The Bryanette

BRYAN COLLEGE ALUMNI NEWS

ALUMNUS OF THE YEAR HONORED

Highlighting the homecoming week end was the announcement at the banquet of the selection for the Alumnus of the Year Award, which was presented as a surprise to the recipient who was introduced by Allen Jewett '52, retiring alumni president and emcee, as follows:

- † Among the Bryan alumni present tonight is:
 - † One who graduated along with his wife with the class of 1957;
 - † One who served with the U. S. Army in the 101st Airborne Division for two years;
 - † One who has served as trustee of Bryan College since 1965;
 - † One of the organizers and the present youth director of the Poland Baptist Church which was begun in 1966 and is now erecting a new church building in Poland, Ohio;
 - † An alumnus of Bryan, who is one of the most faithful to attend functions at the college, to invite Gospel teams to his church, and to share alumni enthusiasm with others of his area;
 - † A trustee of Bryan, who has had the interests of the students at heart while serving as chairman of the Student Affairs Committee, and one who has given sound business counsel as a young, energetic trustee that can also speak from his own experience as a Bryan student;
 - † Alumnus, trustee, and donor, who is one of the most generous contributors in regular financial support to the various projects of the College—Bryan Missionary Fund, Faculty Study Fund, Classroom and laboratory renovation fund, alumni projects, Gifts-for-the-King, and especially his provision of turkeys for collegiate consumption... Indeed, an industrious collegian, a loyal citizen, and a devoted Christian... we present...

ALUMNUS OF THE YEAR, 1970,
JAMES RICHARD BARTH



Alumni Officers for 1970-72

President Charles Westgate '62
 Vice President Mike Loftin '68
 Secretary Serena Duncan Wood '64
 Treasurer John de Rosset '67
 Elections Committee Tom Ashworth '65
 Dale Hays '68
 Ann Wildern Morgan '46



New and retiring officers have joint session.

CAMPUS VISITORS

The senior class of Brethren Christian School pictured below visited Bryan with Ralph Hayes '59 on October 21, 1970.



Charles '51 and Loretta (Craig) '55 Kirtley made an early November trip to Tennessee and other points south with their four children and another carload of young people from their church. Charles is pastor of the First Baptist Church of Cresco, Iowa. He spoke in chapel during his visit.

Lindsay Yates x'68, 1835 Emerson Avenue, Bartow, Florida 33830, visited Bryan on his return from four years with the Air Force in Kansas, Alaska, and Virginia. He plans to enroll in the University of Florida, doing radio-television work for mass communication.

Mary (Graydon) Dow '58 recently had an article entitled, "Make Missions Live at Home," published in the February MOODY MONTHLY. Her husband, Lester '58 is pastor of Pigeon Cove Chapel in Rockport, Mass. The Dows visited Bryan in April with their four children.

Rosie de Rosset '69 visited in November and reported on her work at WMBI in Chicago, Ill., where she now has her own weekly Spanish broadcast.

HOME FRONT BRIEFS

Herbert L. Shay x'43 recently accepted the pastorate of the Stockton Community Church in New York after he resigned as superintendent of the Union Rescue Mission of Jamestown, N.Y.

Linn Loshbough '50 and his wife have been in home mission work since 1951, starting new churches. They recently moved to the town of Superior, Montana, hoping to start a Baptist work among 1,500 people. They live in their own mobile home and Linn works for their support in a sawmill for Diamond (Match) National.

Donald x'50 and Gloria (Cloer) '48 Vittner live in Spencer, N.Y. Don is the Home-School Counselor for the Watkins Glen school district and has a busy Christian counseling private practice. He speaks frequently in churches and PTA's regarding child and family problems. Gloria is preparing to become a school librarian.

Harold Wooley x'56 has lived for over a year in Pascagoula, Miss., where he is an advertising manager for Pazco Industries who make plywood. He is also working with youth including "Hippies." Nightly prayer meetings started in June prepared the way for a week of evangelistic meetings in the War Memorial Stadium in August with at least 55 decisions resulting. Prayer meetings are continuing with attendance sometimes over a hundred.

Jim Daniels '59 is sponsored by the New York Bible Society in a ministry to Hippies under the title, Way Word. Jim's wife, Dawn, is a nurse; they have one son, Kevin, born January 31, 1970. Jim graduated from Trinity Divinity School in 1969.

Leonard Clark Durbin '60, who holds the B. S. from Bemidji State College in addition to his Bryan B. A., was graduated from the University of Colorado in August with the master of science in education.

Robert '62 and Julie (Sakich) x'65 Combs have been in Roanoke, Va., since last December. Bob is pastor of the Ghent Brethren Church, which includes in its membership Dr. Lloyd '35 and Mary Lois (Hodges) '35 Fish. The Combs have three children, Ruth Marie, 6, Mary Beth, 4, and Tony, 2.

Dan x'65 and Louise (Graham) '68 Sheyda are temporarily living in Jonesboro, Arkansas, until May 1971, while Dan is supervising the construction of a plant for Walker Manufacturing Company of Racine, Wis.

Sonia Sands x'65 is now attending Trinity Divinity School in Deerfield, Ill. She was previously affiliated with a literature distribution program in Mexico.

John Eastman '66 who received the Th.M. from Dallas Theological Seminary in May 1970,

has accepted the position of assistant pastor at the Church of the Open Door in Boca Raton, Fla., to assist his father, who recently had eye surgery.

Jim Townsend '66, also a recent 1970 Dallas graduate, is now teaching in Memphis, Tenn. at Mid-South Bible College.

Jane Dawson '68 is teaching fourth grade for the second year at Elk Ridge Elementary School in Baltimore, Md. She visited Bryan campus in October.

James Westgate '65 made a contribution to the July-August MOODY MONTHLY under the title, "As I See the Ghetto," from his experience living in the Spanish-speaking sector in Dallas, Texas, and in serving as pastor of Faith Bible Church.

William R. Yoho x'66 has been a city policeman in Ravenswood, W. Va., for more than half a year. He is currently enrolled in a class in police work at the West Virginia University in Parkersburg, W. Va. The Yoho family, including Bill's wife, Joan, and their daughter, Dani, who is in the seventh grade, have lived in Ravenswood for over two years. They welcomed Joel Benjamin fifteen months ago.

Charles Gaehring '70 is pastoring a church in Montpelier, Iowa, and working also in Muscatine, where he lives. He especially enjoys visiting the folks in his charge.

Robert Hedlund '70 is working in the production department of a large weekly newspaper in Seattle, Wash. They use all of the latest IBM tape-computers, headliners, etc. He and his wife direct the youth program for a Seattle church.

PLACEMENT

A principal and teachers are needed at the Mission School conducted by ELWA under the Sudan Interior Mission in Monrovia, Liberia, especially for next year to replace missionaries going on furlough.

Macon Christian Academy needs teachers in the 11th and 12th grades. Salary based on education and experience. Contact Mr. Terry Trippe, 1931 Rocky Creek Road, Macon, Georgia.

Cal Farley's Boys Ranch in Amarillo, Texas, needs a man between 21 and 35 with music background to train four choirs ranging in age from six to eighteen. Christian education training not required but would be desirable for chapel programs.

Young man with ability in music and young people's work for Mitchell Road Presbyterian Church in Greenville, South Carolina.

Pastor for Leroy Community Chapel in Painesville, Ohio. Contact Pulpit Committee Chairman, Lewis Crandall, 6483 Madison Road, Thompson, Ohio 44086.

Pastor for Temple Baptist Church in Asheville, N. C., which has attendance of 200-300—evangelical persuasion, potential for growth, positive attitude toward other churches and believers.

New England Keswick, Inc., at Monterey, Mass., seeks summer staff members for June to September.

MISSIONARY MEMOS

Ralph '37 and Rebecca (Haeger) '38 Toliver have come to the States on a special furlough since Ralph completed his part on the project on Church growth research in the Philippines. They are temporarily assigned to the Overseas Missionary Fellowship headquarters office in Philadelphia, Pa. Ralph is traveling for the Mission, including a visit to Bryan on November 17 and 18 for chapel messages.

Ed '49 and Jane (Sutton) '48 Lieb are rejoicing in the development of a new church in Boata, Brazil, where their church roll now has 14 members with two more waiting for baptism. Ed has designed and is building a wooden tent to be used first at Boata. Ed is also beginning on camp dormitory construction, using hollow brick tile for the walls and cement tile roofing.

Kermit Zopfi x'50 has taken a position in Student Personnel at Azusa Pacific College, and is enrolled also in the graduate school to work on an M.A. in social science with a major in psychology. His wife, Gleneale, continues her work as secretary at Pasadena High School. They have severed their affiliation as missionaries with Greater Europe Mission because of their new responsibilities.

Ernest Lee '52 is conducting teacher training workshops in Vietnam, including the cities of Dalat for Koho school teachers, at Banmethuot for Rade teachers, Kontum for Bahnar teacher, and Phyl Bon for Jorai teachers. **Nancy Freiburger x'59** has been with the Lees in Nhatrang all summer for help in the preparation of a primer and teacher's guide for the Nung language. She and her partner have now returned to Dalat.

David '52 and Mary (Grover) '53 Naff report that ELWA, the radio station operated by Sudan Interior Mission in Monrovia, Liberia, with Dave on their radio staff and Mary on their teaching staff, rejoice that President Tubman of Liberia has signed a deed for a 23-acre plot of land to allow ELWA to expand. Their enlargement program will give a better signal especially to the local audience in Liberia. Their school is also being enlarged with a new wing, with two rooms already completed.

Austin and Lorrie (Caudill) '53 Lockhart returned to West Irian, Indonesia, during the summer. The first Sunday back they rejoiced to hear their native preacher give a clear, pointed message from their translation of John, remembering that a few years ago he knew nothing of the Gospel. Another baptismal service is planned. One group of 25 believers from a village 40 miles away is having its own services and has already increased to 100 in attendance. By dividing they have multiplied! The first pastor has been set aside from their tribe and others are being trained in their Bible school.

Donald Walker '53 was scheduled to return to Germany in November to join his wife, **Joyann (Conlan) '54** and their children who went earlier to enter the fall school term. Mr. Walker will be accompanied by **Carol Cowden x'73**, granddaughter of Mrs. E. B. Arnold of Dayton. Carol will visit with the Walkers and remain for an extended tour of Germany.

Everett '56 and Faith '61 Boyce planned a Bryan night for the seniors at Faith Academy in Manila, Philippines, complete with dinner, slides of Bryan, and a good alumni representation—**Naomi (Hildebrand) '55 Walkwitz**, George

Haberer, '54, Audrey Mayer '54, and Ed Danielson '70.

Dorene Palmer, wife of the late Ramon Palmer '56, began furlough October 3 to visit family in Minnesota and return to her school in Minas de Oro, Honduras, by the beginning of school term in February.

Norma Jenkins '56 returned to Suriname on August 22. Aided by Reggy Kolf who returned from Holland for the event and Willem, a Bush Negro teacher, Norma and her coworker conducted their first youth camp from August 31 to September 6 for 28 campers. Now Norma is the only Independent Faith Missions representative in Suriname during the furlough period of her helpers.

Larry '57 and Shirley (Ardelean) '56 Fehl report that 10 men received the three-year diploma of theology from seminary and 13 graduated from Bible College, the Sudan Interior Mission schools, at Igbaja, Nigeria, to serve as pastors, teachers, and Christian literature workers. Their three daughters are all away at Kent Academy: Jan in 6th grade, Wendy in 3rd, and Cindy in 1st.

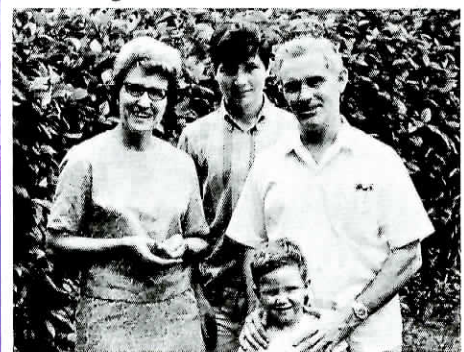
Jack Spurlock x'58 has been flying *Wings of Calvary* in the Congo since April. By June 30 he had flown 150 passengers and 9115 pounds of vegetables, meat, medicines, mail, tracts, and books. The air miles have saved some 2,000 missionary man hours. **Lora Lee (Clingan) '57 Spurlock**, as co-pilot on the ground, arranges and follows the flights by radio while also taking care of school for their children Sandra, Rickey, Sherry, and Bob. The children are sharing the missionary work, learning Swahili and French.

Andrew x'67 and Earline (Earhart) '67 Stancliff and their son John Mark, arrived in Cochabamba, Bolivia on August 8, after spending one week in Lima, Peru. They are now attending the Inter-Mission Language School in preparation for their ministry in Peru under Regions Beyond Missionary Union.

Marge Scholz '68 is director of the Sudan Interior Mission school in Dangilla, Ethiopia, until the arrival of another missionary teacher. She is also teaching English to grades 3-6 in a total enrollment in six grades of 225 children and 6 national teachers. She is still hoping to go to language school in November but needs a replacement to be relieved for it.

Nita Karges '68 completed two years with Operation Mobilization, having been in Tehran, Iraq, most recently. She took a teaching position in Gresham Public School in Wisconsin. Her permanent address is Oriska, N.D. 58063.

Clare and Grace (Theobald) x'43 McGill with sons Tim and Terry are back in Taiwan for translation and literature ministry after a summer furlough.



ALUMNI WEDDINGS

Chalmer E. Labig, Jr. to Diana Elizabeth Wyllie '68 on August 1 at Decatur, Georgia, with Diana's father, Albert Wyllie '44 performing the ceremony. Dee is teaching at Oliver Springs High School after receiving an M.A. in English at the University of Tennessee in June 1970, while Chal is completing graduate work in Industrial Psychology at the University of Tennessee also.

ALUMNI BIRTHS

To Earle and Alda Mae (Williams) Parvin '51 a daughter, Jane Renee, on September 26 at Bradley, W. Va. She is welcomed also by older brothers and sisters—Joyce, 16, Philip, 14, and Cheryl, 12. Earle and Alda Mae are on the staff of Appalachian Bible Institute.

To Ralph '56 and Ruth (Toliver) Green (sp), a son, Jeffery Allan, on November 4 in Dayton, Tenn.

To Lester '58 and Mary (Graydon) '58 Dow their fifth child, Daniel Lester, born on September 4, in Pigeon Cove, Mass. He joins Mark Benjamin, 10, Suzanne Marie, 8, Joanna Ruth, 6, and Esther Joy, 4.

To Min '62 and Dorothy Hsu a daughter, Rachel Lynn, on August 9 in Columbus, Ohio.

To Larry '64 and Annette Gibbons their fourth child on July 20, Jeffery James. Other children are: Paul, 7, Lori Anne, 4, and John Joel, 2. Larry is a chaplain assigned to Fort Dix, New Jersey, working with new recruits. He recently completed a tour of duty in Vietnam.

To Ted '67 and Charlotte (Meade) x'70 Caudill a daughter, Heather Kathleen, in Dayton, Tenn., on September 22. Ted is teaching at Rhea Central High School.

To Don '68 and Ramona (Anderson) '68 Samples a second child, Mark Joseph, born September 2, in Kingsport, Tenn.


To Larry '63 and Beatrice Bail on November 3, a son, Scot David, in Petersburg, Mich.

ALUMNI DIRECTORY

The 1966 Alumni Directory has long been out of date, but a new edition has been delayed for lack of available financial backing. If sufficient interest is indicated and backed by promise of an extra gift, we could have a new Alumni Directory! The cost for 2,500 copies will be at least \$1,000.

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STEWARDSHIP PLANNER

VOL. 3, NO. 4

DECEMBER, 1970

Timing of Gifts for Maximum Tax Savings

The payment of taxes is a necessary obligation of good citizenship, but the unnecessary payment of taxes is poor stewardship. However, countless, well-meaning people pay unnecessary taxes every year.

Charitable giving is a legitimate means of avoiding (not evading) unnecessary taxes. This is attested to by the fact that the Tax Reform Act of 1969 increased the maximum charitable deduction allowance to 50 per cent of adjusted gross income.

In order to secure maximum tax advantages through charitable giving, however, it may be necessary to make a tentative tax calculation NOW while you can still reduce or avoid taxes through end-of-the-year charitable gifts. Finding next spring, when you make your tax return, that you could have greatly reduced your taxes through increased charitable giving will be of no benefit after the tax year has closed.

There is wisdom in making *charitable gifts* at the end of the year, but this may not be so in the case of *non-charitable gifts*. It may be wise to use the funds or property during the year, draw the income, benefit from appreciation, and make a larger gift at the end of the year. Charitable gifts made on December 31 provide the same charitable deduction as those made on January 1, whether the gift is in the form of cash, appreciated securities, an income trust, or a remainder interest in a trust. In the case of family gifts, however, if ownership is transferred early in January, the income received during the year usually is taxed at a lower rate, even though the income may remain in the family.

CHARITABLE GIFTS

Generally, the deduction for an outright gift to a "public" charity is limited

to 50 per cent of adjusted gross income. Private foundations or charities which do not qualify under the law as public charities are subject to a 20 per cent limitation.

A life income trust to a family member, with a *charitable remainder*, must be in the form of a unitrust, annuity trust, or pooled income trust. However, if a *remainder interest* is retained by the donor, with an *income interest* for a period of years to a charity, the interest to the charity must be in the form of a guaranteed annuity, or fixed income trust.

The timing of charitable contributions is important to be sure that maximum deduction allowance is retained. If charitable gifts exceed the 50 per cent charitable deduction allowance in one year, the excess is subject to a five-year carry-over privilege. In some cases it may be better to make smaller gifts over a period of years than to make a large gift in a single year. If tentative end-of-the-year tax calculations are made, the size of gifts may be pre-determined. A large gift at the end of the year should at least be split so that maximum allowance can be taken this year, and the rest deferred to next year.

GIFT TAX PAYMENTS

Since gift taxes are due on April 15 of the year following the gift, the tax on a family gift made on December 31 is due three and a half months later; whereas, tax on a gift made the first part of January is due fifteen and a half months later. Many donors choose to make family gifts in January, foregoing the advantages December gifts offer, because the appreciation during the year can be greater than the amount of gift tax.

Gift tax money is sometimes raised by selling stock in January and reinvesting the proceeds in short-term municipal bonds. Sometimes a net-gift (the donee or trustee pays the gift tax) is given, and the donee, who would usually be in a lower income tax bracket, could sell part of the gift to raise the tax payment at a lower

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income tax cost. Only the net value of the gift (value of the gift less the gift tax) is subject to the gift tax.

It may be best for the donor to borrow money for the payment of the gift tax rather than incur capital gains tax by selling assets. An elderly donor, or one in poor health, should continue the loan until death, with the interest deductible on income tax during lifetime and the indebtedness deductible on estate taxes at death.

If death should occur within three years from the time a gift is made and the gift should be subjected to federal estate tax, any gift tax paid is deductible from the estate tax, and the amount of the gift tax is not included in the taxable estate. Therefore, there is everything to gain and nothing to lose by making gifts, even though a gift eventually may be held by the Revenue Service to have been made in contemplation of death.

ANNUAL GIFTS

The annual gift exclusion of \$3000 for each donee is increased to \$6000 if the donor's spouse shares in or consents to the gift. Each spouse, then, is considered a separate taxpayer, thereby reducing the tax cost of the gift.

The property also may escape estate taxes at the donee's death, if the gifts are made in trust; however, only the present-interest portion (that to which the donee has unrestricted right to immediate use, possession and enjoyment) would qualify for the annual exclusion. Outright gifts are present-interest gifts. Transfers in trust are usually made up of a *present interest* (income required to be distributed currently to the life beneficiary) and a *future or remainder interest*. The Treasury has proposed 6 per cent tables (separate for men and women) for valuing present and future interests.

The trustee's power to distribute principal to the life beneficiary does not affect the annual exclusions, as long as he cannot distribute principal to anyone else. The exclusion is lost, however, if the trustee has the right to accumulate income, making the accumulated income a gift of a future interest. However, a trustee of a Section 2503(a) trust can accumulate income for a minor, but the minor must receive "the property and the

income therefrom" outright at age 21. The exclusion is also lost if the trustee has the right to "spray" income to a class of beneficiaries, since no one beneficiary has the present right to receive the income, even though all income must be distributed currently.

When transferring a large piece of real estate, a fractional interest may be given each year to get the full benefit of the exclusions. However, to avoid new valuations each year, the transfer can be made in exchange for a mortgage executed by the donee. The mortgage should be recorded to make the transaction bona fide. Then the donee can make a series of notes in the amount of \$6,000 each, totalling the amount of the mortgage but not in excess of the donor's basis in the property if capital gains are to be avoided. Each year \$6000 of the mortgage is cancelled as a gift.

SALES IN TRUST

A trustee may sell appreciated securities by using *fiscal* years, spread over two *taxable* years. The first *taxable* year can be less than twelve months. Gift tax paid by the donor is added to the income tax cost basis of the securities in the trust. One problem is that the trustee will have to file an income tax return before he knows for sure what his adjusted cost basis is. The trustee can either file his income tax return and pay the tax without calculating the addition to basis and file a refund claim when he knows what adjustment to make, or he can calculate the gift tax and adjust his basis if it appears likely that the donor will make additional gifts during that year. If it develops that the income tax was underpaid, the trustee should amend his return and pay the additional tax, plus interest on the deficiency.

CONCLUSION

(1) By fully utilizing the annual exclusions, the lifetime exemptions, and the split gift, a donor and his spouse can transfer substantial sums to future generations with little or no gift or estate tax. At the same time, he can reduce his family's income taxes.

(2) The donor can time his gifts to get the maximum tax advantages available. This involves both the planning of gifts

over a period of years and the planning of gifts within the year itself.

(3) The donor can also save money by properly planning for the payment of gift taxes.

This information bulletin is published quarterly as an addendum to the **NEWSLETTE** to provide friends of Bryan College with information that will assist them in their Christian stewardship. This section is perforated so that it may be easily detached and kept for future reference to information on estate planning, tax changes, and many other topics related to Christian giving.

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